

## TraCen Cape May Education Update #286

### In this Update:

- Congratulations!
- Question of the week
- Frequently confused words
- ESO on TAD
- New SK1 course & test
- CLEP test news
- Earn up to 12 college credits for knowing another language
- Improve your ASVAB math scores
- TraCen web site updates
- 01APR deadline: CG Foundation scholarships
- CG Foundation grants
- Scholarships for students affected by cancer
- College/University Billing & TA
- 2010 tax breaks for students
- Junior officers, listen up!
- Forwarding your SWE to another unit
- May 2010 SWE
- Microsoft software home use program
- Cape May-area paralegal program
- Build skills for education success
- Studying for a CLEP test or DSST?
- TraCen Cape May testing calendar
- Thinking of teaching?
- Leaving the Coast Guard?
- Miscellaneous

### Congratulations!!

The following personnel in the Cape May area passed Coast Guard Institute end-of-course, AQEs, and other tests since the last update:

<b>Name</b>	<b>Work Site</b>	<b>Test</b>
SNET Alexander Wagner	ESD Cape May	E-PME-4
DC2 Kathleen Furlong	ISD Cape May	E-PME-6

Well done, both of you!

And if you've just finished a degree program or have any other noteworthy academic achievement to brag about, please let me know so I can recognize you for it.

### Question of the Week

**Q:** A lot of new non-rates reporting to my unit are saying they were told in boot camp that the new GI Bill is going to be done away with soon. Others are saying they were pushed into the MGIB-AD, even though it costs them \$100/month for a year. What's going on at Cape May?

**A:** Experience tells us at Cape May that for reasons like being sleepy or overwhelmed with information, recruits sometimes hear what they want to hear or only part of what was said. I can tell you categorically that recruits are not being told that the new GI Bill will be disappearing soon. No one here has a crystal ball that gives us the power to predict what Congress may do, and our instructors definitely don't pass on their opinions to recruits.

As to recruits being pushed into the MGIB-AD (Ch. 30), here's the deal. When Congress enacted the Post-9/11 Veterans Educational Assistance Act of 2008 (aka the new GI Bill) it left intact all other versions of the GI Bill. As has

been the case since it was first enacted in 1985, all recruits in the Regular Coast Guard are automatically enrolled in the MGIB-AD (with the requirement of 12 monthly \$100 deductions from pay starting the first pay check after they graduate from boot camp). This is a statutory requirement.

But, as in the past, before they graduate they are given the opportunity to reject this automatic enrollment in the MGIB-AD. And before making the decision whether to stay with the MGIB-AD or reject it (which they must do in writing), they are given two detailed lectures on the MGIB-AD and the new GI Bill, during which they have ample opportunity to ask questions and get in-depth responses.

Among the pluses and minuses of each, they are told that even if they don't reject the MGIB-AD in boot camp, they can always do so later on and switch to the new GI Bill – but that once they do so they can never again have access to the MGIB-AD. They're told that if they do eventually reject the MGIB-AD, money deducted from their pay for it is reimbursable -- but only if they're receiving the housing allowance and only after they've exhausted their new GI Bill benefits.

They're also told that if they want to use the GI Bill to get something other than a college degree (e.g., pursue an apprenticeship, go to culinary school, get a 100-ton captain's license, go to welding school) they should not give up the MGIB-AD since they can only use the new GI Bill for courses taught at DVA-defined institutions of higher learning (degree-granting institutions) which usually don't offer such types of courses/programs. Further, they're told that if they don't reject the MGIB-AD in boot camp, but pay the \$1,200 in monthly installments and later relinquish it, they'll be able to pursue either a college degree or vocational program under the new GI Bill.

And they're told that they can't transfer benefits under the new GI Bill to a dependent until they've served at least six years (regular or Reserve) in the Coast Guard.

This is just some of the detailed information recruits are given in a classroom setting at TraCen Cape May.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## Frequently-Confused Words

The English language includes hundreds of words people are unsure which to use. Over the next several weeks, I'll highlight many of them here. Today: **bring** and **take**.

Which to use depends on the speaker's perspective. You use the word **bring** only in reference to movement from a farther place to a nearer one, from your point of view; use **take** for any other movement. Examples: "First, take these books to the library for renewal, then take them to Mr. Daniels. Bring them back to me when he's finished."

Grammar Girl (<http://grammar.quickanddirtytips.com/bring-versus-take.aspx>) boils it down as follows: "The quick and dirty tip is that you ask people to bring things to the place where you are, and you take things to the place you are going to. As one listener named Simone put it, you bring things here and take things there."

If there are any words you often mix up, please e-mail them to me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## ESO on TAD

TraCen Cape May's ESO will be on TAD the whole week of 19 April. **Please plan accordingly!!!**

## New SK1 Course & Test

In case you haven't read ALCOAST 137/10, a new SK1 course is now available from the Coast Guard Institute and end-of-course tests (EOCTs) to go with it will be distributed to ESOs at library units upon their request.

The new course is based on the latest (September 2009) EPQs, which you can download from the Coast Guard Learning Portal (<http://learning.uscg.mil>). At the same place on the Learning Portal you can also find PDF versions of the various

volumes of the new course, which you can download and use on any computer until you receive the hard-copy course materials.

If you've already passed an SK1 EOCT, you're not required to complete the new course or pass the new EOCT. However, you're encouraged to get the new course and use it to study for future servicewide exams (SWEs).

SK2s who have did not pass the SK1 EOCT before it was removed from service on 01JUL2008 must complete the new course and pass the new EOCT to participate in the May and October 2011 SWEs. And to take the EOCT, you must complete the September 2009 EPQs.

To order the course, provide your ESO with your employee ID number.

## CLEP Test News

Two CLEP tests are being retired on 01 July 2010: "**English Composition**" (with and without essay) and "**Freshman College Composition**". These tests may be taken through 15 May 2010, after which they will be replaced by two new tests. "College Composition" will replace "English Composition" (with essay); "College Composition Modular" will replace "English Composition" (without essay) and "Freshman English Composition".

Both of the new tests will have essay portions, but the essays will be optional on the "College Composition Modular" test. Neither of these new tests will be available in a paper-based format at DANTES test centers (i.e., from ESOs). For more information, go to [http://www.collegeboard.com/student/testing/clep/ex\\_colcomp.html](http://www.collegeboard.com/student/testing/clep/ex_colcomp.html).

The other twelve paper-based tests currently available through ESOs at DANTES test centers are being updated. In addition, the CollegeBoard will be making its "**Spanish Language**" exam available in paper-based format. All thirteen of these tests will become available to DANTES test centers on 01 April 2010.

For a synopsis of these changes, list of all CLEP tests, information on whether they are available at DANTES test centers, links to descriptions of each test and to study materials for them, go to <http://www.uscg.mil/hq/capemay/Education/clep.asp>.

## Earn Up to 12 College Credits for Knowing Another Language

The CollegeBoard has CLEP tests for three different languages through which you can earn up to 12 undergrad college credits. The languages are French, German, and Spanish. And beginning in mid-April, ESOs who are also DANTES Test Control Officers (TCOs) will be able to administer the Spanish test. This will save you from having to find a national test center and pay the (reimbursable) fee for the test.

If you're interested in taking the Spanish CLEP test, you can order it through your TCO/ESO.

## Improve Your ASVAB Math Scores

Starting on 15 April, TraCen Cape May will begin hosting informal AFCT/ASVAB preparation sessions every Thursday from 1130 to 1300. Initially, the focus will be on the two math tests: AR and MK. If there's interest shown, other subjects may be added to the mix.

For information as to what topics are covered on the AR and MK tests, go to <http://www.uscg.mil/hq/capemay/Education/ar.asp> and <http://www.uscg.mil/hq/capemay/Education/mk.asp>.

Resources you can use to prepare/practice for these and the other tests in the battery are listed at <http://www.uscg.mil/hq/capemay/Education/asvab.asp#preparing>.

And if you'd like to be a tutor in this project, please contact me at [andrew.g.webb@uscg.mil](mailto:andrew.g.webb@uscg.mil).

## TraCen Web Site Updates

Check out the revised TA and GI Bill FAQs on my web site, as well as the new ones I've added:

<http://www.uscg.mil/hq/capemay/Education/tafaq.asp>, <http://www.uscg.mil/hq/capemay/Education/mgibfaq.asp>, and <http://www.uscg.mil/hq/capemay/Education/clep.asp>.

## 01 April Deadline: Coast Guard Foundation Scholarships

The Coast Guard Foundation is soliciting applications for its scholarship program for the 2010-2011 academic school year.

Four different scholarships are part of this program. The scholarship selection committee will take into account a number of considerations including the applicant's scholastic promise, motivation, moral character, leadership qualities, and good citizenship. **The application deadline is 01 April 2010.**

For more information about these academic financial aid opportunities, see ALCOAST 019/10

(<http://www.uscg.mil/hq/capemay/Education/doc/ALCOAST019-10.pdf>). You can also get an overview of these programs, as well as many other similar programs and opportunities, at the Work-Life web site (<http://www.uscg.mil/worklife/scholarship.asp#foundation>).

## Coast Guard Foundation Grants

The Coast Guard Institute is accepting applications for the Coast Guard Foundation Education Grants and Vander Putten Education Grants programs. However, keep in mind that there are **currently no funds for these grants**. While funding is expected to be available in the not-too-distant future, there is no way to predict when this will be. Applications will be processed in the order in which they were received until funds have been exhausted.

Receipts must not be dated more than a year before the date the Institute receives the application. That is, if your application reaches the Institute on 30 March 2010, receipts can't be dated before 30 March 2009. Also, receipts must include a description of the item purchased and must show proof of payment. Copies of receipts must be legible and if you send original receipts, be aware they will not be returned.

If you want to take an exam to be licensed in a particular field (such as physical therapy), you can receive a CG Foundation grant for the books you use to prepare for the exam. For more information, go to <http://www.uscg.mil/hq/capemay/Education/grants.asp#cgf>.

## Scholarships for Students Affected by Cancer

Scholarships are available for cancer patients, cancer survivors, children of a cancer patient or survivor, students who lost a parent to cancer, and students pursuing careers in cancer treatment. For more information, go to <http://www.finaid.org/scholarships/cancer.phtml>.

## College/University Billing and TA

If you're taking college-credit courses from Brigham Young University (BYU - Utah), be aware that it refuses to use the Navy's electronic invoicing system for tuition assistance (TA). (The Navy processes TA payments for the Coast Guard and Marine Corps, as well as for itself.)

The Coast Guard Institute and Navy have been trying for over a year to convince a number of schools (not only BYU) that it's in their best interests to use the electronic invoicing system, since it lets them get paid in days instead of weeks. But they have stood firm on not doing so.

What this means for you is, essentially, that you can't use TA to pay for distance learning courses from BYU or any other school which won't use the Navy's electronic billing system.

## 2010 Tax Breaks for Students

(from GovCentral.com)

Every year when tax season rolls around, you can qualify for tax credits or deductions on eligible tuition costs and student loans. Here are the three programs that can save you thousands of dollars in taxes.

### Hope Scholarship Credit

Taxpayers during 2009 and 2010 tax years can receive a \$2,500 tax credit on qualifying expenses for tuition, fees and course materials. The credit can be taken for the first four years of college. After 2010, the credit becomes \$1,800. The Hope credit cannot be combined with the Lifetime Learning Credit for the same student during the same tax year. **Keep in mind that expenses you were reimbursed for do not qualify for this credit.**

### Lifetime Learning Credit

With the Lifetime Learning Credit, taxpayers can receive up to a \$2,000 tax credit for qualifying tuition expenses. Any higher education course qualifies for the credit including graduate courses and degrees. Continuing education students can also qualify for the credit. **Keep in mind that expenses you were reimbursed for do not qualify for this credit.**

### Student Loan Interest Deduction

Each year, taxpayers can deduct up to \$2,500 in student loan interest paid on qualified education loans. Interest paid on both federal and private loans is eligible. You can take this deduction even if you do not itemize, as it is an above-the-line exclusion from income. You should receive a 1098-E tax form annually from lenders which shows how much interest you paid over the last year.

## Junior Officers, Listen Up!

Many junior officers are unaware of the procedures for ensuring promotion boards and detailers know about higher education they've completed and their extracurricular career development activities. You should fill out form CG-4082 (<http://www.uscg.mil/hq/capemay/Education/doc/CG4082.pdf>) and e-mail it (with scanned copies – front and back – of your official transcript or a certified copy of it) to the appropriate person at the Personnel Service Center Military Records Branch (PSC-psd-mr, formerly known as adm-3) (<http://www.uscg.mil/psc/adm/adm3/contact.asp>).

If you want an advanced degree entered into DirectAccess, fill out form PPC-2030 (<http://www.uscg.mil/hq/capemay/Education/doc/PPC2030.pdf>), attach copies of your diploma and the corresponding transcript, and take it to your SPO or other YN who enters data into DirectAccess.

Finally, to have Graduate Record Exam (GRE), Law School Admission Test (LSAT), and other standardized test scores sent directly to PSC-psd-mr – which is highly recommended – follow the instructions outlined on page 14 of the *officer Postgraduate and Advanced Education Application Process Guide* ([http://www.uscg.mil/opm/Opm1/Opm1docs/PG/AY10Docs/AY10\\_PG-Adv%20Ed\\_Process\\_Guide.pdf](http://www.uscg.mil/opm/Opm1/Opm1docs/PG/AY10Docs/AY10_PG-Adv%20Ed_Process_Guide.pdf)).

You can find an on-line version of this item (with hyperlinks to the forms and Guide) at <http://www.uscg.mil/hq/capemay/Education/opd.asp>.

## Forwarding Your SWE to Another Unit

Are you going to be transferring, on leave, or on TAD when your SWE is administered in May (04MAY for the E-5 and E-7 exams; 06MAY for the E-6, E-8, and E-9 exams)? If so, don't forget to annotate your PDE **before Wednesday, 01 April** to that effect. Here's how to do it.

Go to your SPO and look at your PDE (just above the signature box) for the passage that reads: "YOUR \_\_\_\_ SERVICE WIDE EXAM WILL BE MAILED TO THE EXAM BOARD LOCATED AT: \_\_\_\_\_ OPFAC: \_\_\_\_\_." If you want it sent to a different unit, just cross out the printed OPFAC and unit name and write in the OPFAC and name of the unit at which you want to take the test. Then let the YNs in SPO know about the changes you made and you're all set. They'll let the Pay & Personnel Center know about the change and the exam will be sent directly to the unit you want to take it at.

## May 2010 Servicewide Exam

The message describing responsibilities related to the May servicewide exams (SWEs) was published recently (ALCGENL 014/10, <http://www.uscg.mil/hq/capemay/Education/doc/ALCGENL014-10.pdf>). If you're expecting to take a SWE in May, make sure to read this message immediately and carefully.

And if you're expecting to take a SWE at TraCen Cape May (**especially HSWL personnel**), carefully check the Examination Board information on your PDE. If this information is incorrect or missing, immediately advise your SPO as to where you want to take the exam (and provide the OPFAC number of that command).

SWEs for everyone using TraCen Cape May as his/her examination board will be held in the Master Chief Petty Officer of the Coast Guard Building. Once I receive the exams (usually in early April), I'll provide details to everyone for whom I receive an exam.

***If you're expecting to take a SWE in Cape May and don't receive an e-mail from me by mid-April, let me know ASAP!!***

## Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/my poc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

## Cape May-area Paralegal Program

If you or someone you know is interested in working as a paralegal, be aware that Atlantic Cape Community College (ACCC) has a paralegal program approved by the American Bar Association. (For more on the paralegal field in general, go to <http://www.abanet.org/legalservices/paralegals/career.html>.)

To quote from ACCC's catalog and web site, "The program provides General Education courses and paralegal introductory courses, as well as courses giving specific skills in various areas, including, but not limited to, legal research and writing, fact investigation, client contact, document preparation, litigation preparation including tools of discovery, computer literacy, real estate transactions, family law issues, torts and personal injury issues and ethics."

You can earn either of two different degrees through this program: an associate in applied science and an associate in science. (Go to <http://www.atlantic.edu/program/degrees/aasDegrees/paralegalDegree.htm> for a fuller description of the program and list of required courses.)

This course has always been offered only on ACCC's Mays Landing campus. But thanks to the efforts of LeShan Arnold (wife of one of our shipmates), the program coordinator has agreed to offer the paralegal courses at the Cape May Court House campus as well if eight people sign up.

To express your interest in taking courses in Cape May Court House or to find out more about specific courses or the program as a whole, contact Ms. Marilyn Keiner at 609-343-4941 or [keiner@atlantic.edu](mailto:keiner@atlantic.edu).

## Build Skills for Education Success

If you're about ready to start taking college courses or want to improve one or more ASVAB scores, check out the Online Academic Skills Course (OASC) from Peterson's. It's designed to help you build your math and verbal skills, which will help you score well on exams and excel in your career – in or out of the Coast Guard.

OASC is available free 24/7 to you and your family on the Internet.

How does it work? You first take an initial test to measure your strengths and weaknesses. Then you'll receive a personalized set of lessons based on your test results. Those lessons will engage you with interactive activities, flash cards, quizzes, and practice tests. Once you've completed all the lessons, you'll take another test to evaluate your progress.

For more information, to register, and to get started, go to <http://www.petersons.com/dantes>.

## Studying for a CLEP Test or DSST?

If you're interested in taking a CLEP test or DSST, keep in mind that these are not gimme tests; you'll likely need to study quite a bit for them to pass. Remember: these are the equivalent to final exams for one or two semesters of college courses.

Among the resources you can use to prepare for these tests are a number listed on my and the Coast Guard Institute's web sites (<http://www.uscg.mil/hq/capemay/Education/studymaterials.asp> and [http://www.uscg.mil/hq/cgi/downloads/DANTES\\_exam\\_matrix.pdf](http://www.uscg.mil/hq/cgi/downloads/DANTES_exam_matrix.pdf)). And don't ignore Peterson's Online Academic Skills Course (OASC), available free to both Coast Guard personnel (military and civilian) and dependents of servicemembers. Check it out at <http://www.petersons.com/dantes/>.

## TraCen Cape May Testing Calendar

Tests at TraCen Cape May are administered by appointment according to the following schedule:

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800): EOCTs and AQEs

Thursdays (0745): colleges tests, CLEP tests, DSSTs, SATs, ACTs\*

\* If operations or your work schedule make it impossible for you to take an EOCT or AQE on a Tuesday morning, you can take it on a Thursday morning.

This schedule leaves most of the day on Tuesdays, as well as all day on Wednesdays, Fridays available for other occasional tests, counseling, and other face-to-face interactions with you. When no one is taking a language test, the doors to the Education Center are open on Mondays, as well.

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me.

## Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site ([http://www.dantes.doded.mil/dantes\\_web/troopstoteachers/index.asp](http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp)) has all kinds of information about the program. Including a new on-line way to determine if you're eligible to participate in Troops to Teachers: [http://www.dantes.doded.mil/dantes\\_web/troopstoteachers/eligibility.asp](http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp).

## Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time. Check out the information on my web site related to career transition (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

You should also request an education assessment from the Coast Guard Institute (<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one later. If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans (<http://www.military.com/Careers/Home/0,13373,,00.htm>).

And don't discount the idea of working in the public sector. Not only are there thousands of jobs in the federal government, identical to private-sector jobs in which you can put your skills, knowledge, and experience to use while maintaining job security unavailable in the private sector (<http://www.fedjobs.gov/>), governmental entities at all levels – state, county, municipality, school district, port district, etc. – provide similar benefits.

## ACCC's Library Open for Studying

One more thing: the new campus's classrooms, labs, and library are all state-of-the-art. Even if you're not ready to register for classes right away, you should take the opportunity to visit the campus and look around. The Director of Academic and Student Services has extended a personal invitation to anyone who'd like to use the library to study, for research, or for pleasure reading. It's very quiet, well-lit, and has very comfortable furniture.

## Quick Reference Study Guides

The TraCen Education Center also has a binder full of SparkCharts Quick Reference Guides on almost 40 subjects. You're welcome to use these in the Education Center or make copies to take with you. You can check out the subjects available at <http://www.uscg.mil/hq/capemay/Education/books.asp#spark>.

## Education Library

In addition to SparkCharts, the Education Center also has a library of books on leadership, management, Coast Guard history, and other topics. Also in the library are the latest Professional Qualification Guides (PQGs) for each rating.

The Education Center also has dozens of brochures and books on college, financial aid, the officer program application process, and other things. If there are multiple copies, you're welcome to take one.

## Get It in Writing!

A recent article on military.com by retired Coast Guard Chief Terry Howell (<http://military-education.military.com/2009/06/new-gi-bill-advice-get-it-in-writing.html>) provides extremely good advice about how to avoid making costly mistakes when dealing with the VA about your education benefits.

The advice is equally applicable to dealing with *any* government or corporate bureaucracy, for that matter.